DECLARATION, POWER OF ATTORNEY AND PETITION

We, John Michael Dunn, Howard H. Conyack, Jr., Joseph Michael Marcasiano, George A. Chrisbacher, and John Christopher Remetz, declare: that we are citizens of the United States of America; that our residences and post office addresses are 3 Hillsdale Avenue, Long Branch, New Jersey 07740, 22 Morgantine Road, Roseland, New Jersey 07068, 114 River Road, East Hanover, New Jersey 07936, 8 Glen Road, Wayne, New Jersey 07470, and 12 Putters Road, Succasunna, New Jersey 07876, respectively; that we verily believe we are the original, first, and joint inventors of the subject matter of the invention or discovery entitled SYSTEM AND METHOD FOR FACILITATING REALTOR-ASSISTED LOAN SHOPPING AND ORIGINATION, for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims; and that we acknowledge the duty to disclose all information known to us to be material to patentability as defined in Section 1.56 of Title 37 of the Code of Federal Regulations.

We hereby claim the benefit under Section 119 of Title 35 of the United States Code of the earlier filed pending application, Serial No. 60/180,013, filed February 3, 2000; and, insofar as the subject matter of each of the claims of this application is not disclosed in the earlier filed pending application in the manner provided by the first paragraph of Section 112 of Title 35 of the United States Code, we acknowledge the duty to disclose material information, as defined in Section 1.56(a) of Title 37 of the Code of Federal Regulations, which occurred between the filing date of the earlier filed application and the filing date of this application.

We declare further that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

We hereby appoint as our attorneys and/or patent agents those individuals associated with U.S. Patent and Trademark Office Customer No. 21552 with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence and telephonic communications should be directed to Kyle H. Flindt at the address associated with Customer No. 21552.

Wherefore, we pray that Letters Patent be granted to us for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

Signed at FAIRFIELD, Whis Z^{NO} day of (City), 2001.

Inventor_

John Michael Dunn 3 Hillsdale Avenue

Long Branch, New Jersey 07740

Signed at FAIRFIED, NS, this Z^{NO} day of (City), 2001.

Inventor Howard H

Howard H. Conyack, Jr. 22 Morgantine Road

Roseland, New Jersey 07068

H. H. H. Street H. R. Anniell H. H. W.

Signed at FAIRFIELD _, this 2^{10} day of (City) (State) FEBRUARLY 2001.

Inventor_

Joseph Michael Marcasiano 114 River Road

East Hanover, New Jersey 07936

i	=	Pictori
:	¥ seti	diam'r.
:	٠.	100
:	٠,٠	Benefi
;	ing.	Hoen
	æ	į
:	: 	in the
	Hees,	
		•
:	8	
:	8	
		here: Start
		Special Steres Stup's
		Special Steres Stup's
		Special printed theory thanks

Signed at		,,	, this	day
	(City)		(State)	
		, 2001.		
		_		
		Inventor		_
			George A. Chrisbacher	
			8 Glen Road	
			Wayne, New Jersey 07470	

W. C. R. Charles W. R. Land R. B. 25 Ships, R. T. T. A. A. M. Minnes W. H. H. T. A. A. M. Minnes W. H. H. T. A. M. Minnes W. H. March Bank B. H. T. Share Brace Brace Brace Brack Bank Bank Brank Bran

Signed at FAIRFIELD, NJ, this Z⁻⁰ day of (City) (State)

Inventor John Christopher Remetz

12 Putters Road

Succasunna, New Jersey 07876

DECLARATION, POWER OF ATTORNEY AND PETITION

We, John Michael Dunn, Howard H. Conyack, Jr., Joseph Michael Marcasiano, George A. Chrisbacher, and John Christopher Remetz, declare: that we are citizens of the United States of America; that our residences and post office addresses are 3 Hillsdale Avenue, Long Branch, New Jersey 07740, 22 Morgantine Road, Roseland, New Jersey 07068, 114 River Road, East Hanover, New Jersey 07936, 8 Glen Road, Wayne, New Jersey 07470, and 12 Putters Road, Succasunna, New Jersey 07876, respectively; that we verily believe we are the original, first, and joint inventors of the subject matter of the invention or discovery entitled SYSTEM AND METHOD FOR FACILITATING REALTOR-ASSISTED LOAN SHOPPING AND ORIGINATION, for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims; and that we acknowledge the duty to disclose all information known to us to be material to patentability as defined in Section 1.56 of Title 37 of the Code of Federal Regulations.

We hereby claim the benefit under Section 119 of Title 35 of the United States Code of the earlier filed pending application, Serial No. 60/180,013, filed February 3, 2000; and, insofar as the subject matter of each of the claims of this application is not disclosed in the earlier filed pending application in the manner provided by the first paragraph of Section 112 of Title 35 of the United States Code, we acknowledge the duty to disclose material information, as defined in Section 1.56(a) of Title 37 of the Code of Federal Regulations, which occurred between the filing date of the earlier filed application and the filing date of this application.

We declare further that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

We hereby appoint as our attorneys and/or patent agents those individuals associated with U.S. Patent and Trademark Office Customer No. 21552 with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence and telephonic communications should be directed to Kyle H. Flindt at the address associated with Customer No. 21552.

Wherefore, we pray that Letters Patent be granted to us for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

Sig	med at			, this	day of
_		(City)		(State)	
			, 2001.		
			Inventor		
				John Michael Dunn	
				3 Hillsdale Avenue	
				Long Branch, New Jersey	07740

:	:::	÷
	M. Shuth St	Same.
		inni
٠	1	inne
	12	iluni
1	:=	1
	Ę	inter:
	Herry	Same
	ë	
	32 32	
	*****	Sec. 15
,,,,,,	=	5,000
******	Till the	Sign
	**	
	=	: 1

Signed at			, this	_ day
.	(City)		(State)	
		, 2001.		
		Inventor		
			Howard H. Conyack, Jr.	
			22 Morgantine Road	
			Roseland, New Jersey 0706	8

•	=	÷
:	A Have #	Sand.
:	'n	iimii
:	÷.	Same
;	·	inner
1	102	
2	÷	Grans
;	Hint.	Same
	ë	
;	=======================================	True!
	22 23 24 25	nana,
*****	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	tinit timit
	har H H H H H	med their fun
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	thus med time fame

Signed at	,	, this	day of
(City)		(State)	
	, 2001.		
	Inventor		
		Joseph Michael Marcasian	10
		114 River Road	

East Hanover, New Jersey 07936

Signed at _	FASEFIELD		NEW J	ersey	. this	5 m	day of
FEBRUARY	(City)	, 2001.		tate)			_ uu, or

Inventor

George A. Chrisbacher 8 Glen Road Wayne, New Jersey 07470

3	:=:	7660
***	J. Henry	17.40
	1	itum
:		Sperm
	<u>.</u>	incom
*******	===	
	ig i	12/1/22
:	Head	73100
	3	
****	*	33,110
	,	Suren
	200	1000
1	į	1
1	8 B 4mm	1

Signed at		,		_, this	day of
	(City)		(State)		
		, 2001.			
		Inventor			
			John Christo	pher Remetz	
			12 Putters Ro	oad	

Succasunna, New Jersey 07876